

Debtor 1 Diane E. CarmanCase number (if known) 8-18-77472-ast

Print Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Stephani A. Schendlinger Date April 30, 2019
Signature

Print Stephani A. Schendlinger
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Boriskin, LLC

Address 900 Merchants Concourse, Suite 310
Number Street

Westbury NY 11590
City

State

ZIP Code

Contact Phone 516-280-7675

Email SSchendlinger@rasboriskin.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on May 2, 2019,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Robert H Solomon
24 East Park Avenue, Suite 200
POB 58
Long Beach, NY 11561

Diane E. Carman
85 Brower Avenue
Woodmere, NY 11598

Marianne DeRosa
Office of the Chapter 13 Trustee
100 Jericho Quadrangle
Suite 127
Jericho, NY 11753

United States Trustee
Long Island Federal Courthouse
560 Federal Plaza - Room 560
Central Islip, NY 11722-4437

RAS Boriskin, LLC
Authorized Agent for Secured Creditor
900 Merchants Concourse, Suite 310
Westbury, NY 11590
Telephone: 516-280-7675
Facsimile: 516-280-7674

By: /s/ Sacoria Registre
Sacoria Registre
Email: sregistre@rascrane.com

ROBERT H SOLOMON
POB 58
24 E PARK AVE STE 200
LONG BEACH NY 11561-3536



Ocwen Loan Servicing, LLC
www.ocwen.com
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Toll Free: 800.746.2936

04/24/2019

Account Number: [REDACTED]

ROBERT H SOLOMON
POB 58
24 East Park Avenue, Suite 200
LONG BEACH, NY 11561-0058

Property Address:
85 Brower Ave
Woodmere, NY 11598-1745

Dear ROBERT H SOLOMON,

We have been notified you are representing Diane E Carman. Accordingly, the enclosed correspondence is being directed to you. The enclosures have not been sent directly to Diane E Carman. Please provide this correspondence to your client as you deem appropriate.

If you no longer represent Diane E Carman, or if you prefer we provide such notices directly to your client, please send a request in writing to:

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

If you are authorizing us to communicate directly with your client, please specify whether the authorization covers written or verbal communication, or both.

Sincerely,
Loan Servicing

NMLS # 1852

ARMSR_DA

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



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1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Toll Free: 800.746.2936

04/24/2019

Loan Number: [REDACTED]

Diane E Carman
Richard R Walther
85 Brower Ave
Woodmere, NY 11598-1745

Property Address:
85 Brower Ave
Woodmere, NY 11598-1745

MORTGAGE INTEREST RATE AND MONTHLY PAYMENT WILL CHANGE ON 07/01/2019

Dear Customer(s),



Why We Are
Sending This
Letter

Under the terms of the Adjustable-Rate Mortgage (ARM) there is a 6 month period where the interest rate remains the same. **That period ends on 06/01/2019** and the interest rate and mortgage payment may change on that date. It is important to note the interest rate may change every 6 month(s) for the remaining mortgage term.



What Needs
To Be Done

* It is important to note the monthly payment may change on a separate date as a result of an increase or decrease in property taxes and insurance premiums.

Sirsak Chettri has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

For any questions, we can be reached toll free **Monday through Friday 8 am to 8 pm ET at 888.554.6599**. Enter the requested information, then select option 2, then option 4, to speak with the assigned Relationship Manager Sirsak Chettri. If Sirsak Chettri is not available, another dedicated member of our Home Retention Team will be available to answer any questions. Our Customer Care Center may also be contacted at **888.554.6599**, Monday through Friday 8 am to 9 pm ET.

Sincerely,
Loan Servicing

NMLS # 1852

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Changes to Mortgage Interest Rate and Payment on 07/01/2019

	Current Rate and monthly Payment	New Rate and monthly Payment
Interest Rate	9.00000%	9.00000%
Principal	\$228.99	\$230.70
Interest	\$739.53	\$737.81
Escrow (Taxes and Insurance)	\$1,427.23	\$1,427.23
Regular Monthly Payment	\$2,395.75	\$2,395.74
Optional Insurance	\$0.00	\$0.00
Total Escrow (Taxes and Insurance)*	\$1,427.23	\$1,427.23
Total monthly Payment	\$2,395.75	\$2,395.74 (due 07/01/2019)

Interest Rate: We calculated the interest rate by taking a published "index rate" and adding the "margin." Under the Mortgage agreement, the index rate is 2.63138% and the margin is 5.50000%. The 6 Month LIBOR is published Daily in WallStreet Journal. The calculated amount is rounded by 0.12500%.

Rate Limit(s): The rate cannot go higher than 9.00000%, or lower than 9.00000% over the life of the loan. The rate can change each time by no more than 1.00000%.

New Interest Rate and Monthly Payment: The table above shows the new interest rate and new monthly payment. The new payment is based on the 6 Month LIBOR, the margin, the account balance of \$98,374.73, and the remaining Mortgage term of 192 months.

Prepayment Penalty: None

For contact information for counseling agencies or programs, call the U.S. Department of Housing and Urban Development (HUD) at 800.569.4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. For contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp>.

Sincerely,
Customer Care Center

NMLS # 1852

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